

Title (en)  
SYSTEMS AND METHODS FOR USING ONLINE SOCIAL FOOTPRINT FOR AFFECTING LENDING PERFORMANCE AND CREDIT SCORING

Title (de)  
SYSTEME UND VERFAHREN ZUR VERWENDUNG SOZIALER ONLINE-FUSSABDRÜCKE ZUR BEEINFLUSSUNG VON KREDITVERGABE UND KREDITBEWERTUNGEN

Title (fr)  
SYSTÈMES ET PROCÉDÉS PERMETTANT D'UTILISER UNE EMPREINTE SOCIALE EN LIGNE POUR AFFECTER DES PERFORMANCES DE PRÊT ET UN SCORE DE CRÉDIT

Publication  
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Application  
**EP 12734037 A 20120112**

Priority  
• US 201161432523 P 20110113  
• US 2012021106 W 20120112

Abstract (en)  
[origin: WO2012097171A2] The invention provides apparatuses, computer media, and methods for analyzing data gathered from the online social footprint and determining a credit score to facilitate access to financial services. A credit model is constructed to determine a credit score that is based on available personal data and data gathered from the online social footprint and is indicative of a borrower's propensity to pay an owed amount. A credit score is determined from a scoring expression that is associated with a score cluster and that typically includes a subset of available data gathered from the online social footprint. The credit worthiness of an individual can also be affected by means such as endorsements or negative behavior of individuals in a borrower's social network. Corresponding apparatus, systems, programs for computers, and communications mechanisms are also provided to gain access to financial services based upon at least one borrower's request criterion, optimization of reputation in the borrower's online social footprint and performing a lending transaction.

IPC 8 full level  
**G06Q 40/02** (2012.01); **G06Q 50/00** (2012.01)

CPC (source: EP)  
**G06Q 40/02** (2013.01); **G06Q 50/01** (2013.01)

Citation (search report)  
• No further relevant documents disclosed  
• See references of WO 2012097171A2

Cited by  
US10325326B1; US11354756B2; US9826374B2; US10679250B2

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